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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
| 10/678,118 | 10/06/2003 | Lee Salzmann | REM-101 | 1066 |
| 64713 | 7590 | 07/22/2009 | EXAMINER | |
| CAPITAL LEGAL GROUP, LLC 1100 River Bay Road Annapolis, MD 21409 | | | AUGUSTIN, EVENS J | |
| ART UNIT | PAPER NUMBER | | | |
| | 3621 | | | |
| MAIL DATE | DELIVERY MODE | | | |
| 07/22/2009 | PAPER | | | |

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

| | | |
|------------------------------|--------------------------------------|----------------------------------------|
| Office Action Summary | Application No. 10/678,118 | Applicant(s) SALZMANN ET AL. |
| | Examiner EVENS J. AUGUSTIN | Art Unit 3621 |

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If no period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 03/30/2009.
 2a) This action is FINAL. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 26-103 is/are pending in the application.
 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
 5) Claim(s) _____ is/are allowed.
 6) Claim(s) 26-103 is/are rejected.
 7) Claim(s) _____ is/are objected to.
 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
 3) Information Disclosure Statement(s) (PTO/SB/08)
 Paper No(s)/Mail Date _____

4) Interview Summary (PTO-413)
 Paper No(s)/Mail Date _____
 5) Notice of Informal Patent Application
 6) Other: _____

DETAILED ACTION

Acknowledgement

1. This is in response to an amendment filed on 03/20/2009. Claims 26-103 are pending and have been examined.

Response to Arguments

2. The United States Patent and Trademark Office has fully considered the applicant's arguments filed on 03/20/2009., but has not found those arguments to be persuasive (see office action below).

Claim Rejections - 35 USC § 102

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

A person shall be entitled to a patent unless –

- (a) the invention was known or used by others in this country, or patented or described in a printed publication in this or a foreign country, before the invention thereof by the applicant for a patent.
- (b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States. . . .
- (c) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

1. Claims 26-103 are rejected under 35 U.S.C. 102(e) as being anticipated by Broeman (U.S 6594633).
2. As per claims26-103, Broeman discloses an invention comprising of the following:
 - a. Receiving real estate transaction data...(C2, L19-24);
 - b. Information comprising of buyer and seller data... (C2, L25-35, C10, L9-37);
 - c. Outputting data onto a form...(C2, L25-35);
 - d. Receiving signature indicating approval (C6, L36);
 - e. Maintaining closing related data and status(C8, L32-38, 46,);
 - f. Maintaining financing terms (C15, L50);
 - g. Payment made to non-transactional party (not buyer or seller) (C15, 48);
 - h. Electronic copies of documents (C15, L55);
 - i. Maintaining the appropriate closing documents (C8, L8-48);
 - j. Dispersing of funds (C14, 60-64);
 - k. Claim 30 - electronic signature is a handwritten signature (Documents signed by both parties to satisfy statutory requirement. Therefore the signature is representative of a hand signature C15, L57);
 - l. Claim 32 - transaction comprises a closing of a mortgage on the property (C15, L12, 27, 41);
 - m. Claim 33 - condition comprises a survey;
 - n. Claim 34 - transaction comprises a sale of a loan to mortgage investors (Other services such as inspection C9, L4-5 - Survey would fall under "other services" necessary for closing);

- o. Claim 39 - first part is a mortgage investor (C6, L6, mortgage provider/investor);
- p. Claim 41 - financing terms includes lender (Contract terms C11, L 14-15);
- q. With regard to the different documents, Examiner takes official notices that these are documents necessary for real-estate closing (see:
<http://www.hud.gov/offices/hsg/sfh/buying/glossary.cfm>)

Conclusion

4. **THIS ACTION IS MADE FINAL.** Any new ground(s) of rejection is due to the applicant's amendment. Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).
5. A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.
6. In determining patentability of an invention over the prior art, the USPTO has considered all claimed limitations, and interpreted as broadly as their terms reasonably allow. Additionally,

all words in the claims have been considered in judging the patentability of the claims against the prior art.

7. The PTO would advise applicant to also look at US Pat. 6684196 by the same inventor, as it also could have been used as prior art.
8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to EVENS J. AUGUSTIN whose telephone number is 571-272-6860. The examiner can normally be reached on 10am - 6pm M-F.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Andrew Fischer can be reached on (571)272-677979.

/Evens J. Augustin/
Evens J. Augustin
July 22, 2009
Art Unit 3621